

Worth Careful Thought

Do you read the label to know whether your baking powder is made from cream of tartar or on the other hand, from alum or phosphate?

Royal Baking Powder is made from cream of tartar, derived from grapes, and adds to the food only wholesome qualities.

Other baking powders contain alum or phosphate, both of mineral origin, and used as substitutes for cream of tartar because of their cheapness.

Never sacrifice quality and healthfulness for low price.

ROYAL BAKING POWDER CO.
New York

CROCKER EXPLAINS PRACTICES USED IN CASH AND CREDIT

Prominent Member of Warren District Business Men's Association in Comprehensive Exposition.

(By E. A. Crocker)
Scattered from Maine to California, in every town worth the name, credit associations of some kind are to be found. Business methods of this day call them into existence as essential parts of the system. The path of least resistance in the expansion of any business is from cash to credit. Credit spells a field without limits in the business world. "Watch us grow" is the slogan always. The desirability of that added business depends however entirely on the safety of the credit extended. A point can be very readily reached where the margin of safety is so narrow that to avoid bankruptcy a revision to a "cash only" basis with all its hampering limits may become imperative. To make this margin wide enough that the business man may profit and the consumer be accommodated is the sole object of the ordinary credit association.

Equitable Ratings.
Credit associations therefore are a positive factor in a world of exchange. They compile the information which when applied to trade relations advises the seller how far he may extend to the buyer in question the advantage of a line of credit. Without such data or similar data gathered by himself, the permitting of a credit sale marks a departure from the business methods which might be classed as safe. To some degree the business man has

become a gambler if in his own town there isn't a live, up-to-date credit association whose rating book he can consult or whose secretary he can phone. Just as a judgment is an average of concepts so a business man can estimate the rating of all his many customers as accurately as can the total of the business men with whom they deal. Each seller views each buyer from his particular angle and each buyer may be a different case to each seller. The average, then, of bill paying accomplished most fairly expresses the proper rating that should be given each buyer.

The Proper Spirit.
"The poor ye have with ye always" is as true today as it was nineteen hundred years ago. It is equally true of the poor pay. It may be because the man drinks, gambles, is lazy, is incompetent, is extravagant. The woman may have the society bee, an enlarged shopping instinct or is wasteful in household economies. The family may be large or there may be sickness. There may have been an unwise investment. A credit rating usually expresses very little except the ability or the lack of it to meet current obligations. The form is there, the spirit is lacking. The intention to pay, which means so much cannot always be incorporated in a rating. For instance, there is the prompt payer who would be dishonest if at any time an opportunity to do so occurred. There is the slow payer whose whole life breathes nothing but honesty. It is not desirable for the merchant to have too many of either class on his books. The former may leave town, the latter may cause loss of discounts. It is right here that the human element enters in the person of a keen yet sympathetic secretary. When a rating as shown in an association report appears contradictory the secretary can often give such additional data, such as intention to pay, temperament of buyer, his prospects, his handicaps, and etc., that the merchant knowing his own resources and cur-

rent business conditions, can decide at once the extent of credit that may properly be allowed.

The secretary can often, too, aid in keeping a man's credit good by acting as agent for a merchant with whom the buyer has had a serious personal difference. He may also prevent attachments where a former resident, returning, wishes to work out a delinquency in installments. He may use his influence to secure employment for a delinquent. He may offer arbitrate in the matter of a disputed bill. The successful association is not a boundless, dunning collection agency. Its object is not to secure immediate payment of a bill that may be overdue regardless of the effect on the earning power of the delinquent. Rather, it aims to strengthen the earning power of every buyer, encourage regular payment of bills, foster good feeling between the buyer and the local merchant and in every way make strong each pinion, gear and cog in a happily operated credit machine.

The Warren District Association.
The local association was organized in December, 1910, with a membership of 42. At the time the present secretary, Mr. C. W. Ruit, was appointed the number in good standing had dropped to 31. At present the organization is 61 members strong. For some time previous to 1910 accounts had been making deadwood in the ledgers of every local business man. True, Bisbee had not been a gambling town for four years. The saloons, however, were still satisfying the longings to spend that years of life in mining camps had engendered. The merchants bills were unpaid because the effects of the 1907 panic had at last reached Bisbee. In vain did the business men attempt collection by discontinuing credits. The delinquent buyer merely sought a new merchant. To combat this evil and to permanently repair a credit situation shot full of holes, the Warren District Business Men's Association was formed. No member was to extend credit to a customer indebted to another member until that indebtedness was cancelled.

As in Douglas and other Southwestern towns, such a move was a jolt to those who had been getting credit when and where they could and paying cash only when expedient. To them it was a personal insult. The better class of customers in the district were not effected and viewed the matter with unconcern. The method was heroic but effective. In time credit got back to a normal state. This improvement was no doubt hastened by an improvement in business conditions, that, except for the set back in the latter part of 1914, has continued up to the present time. Then too, the saloon has been eliminated. Today the number of residents, whose ratings is bad is negligible. Saving deposits are large. With bank reserves as high as 67% however, the merchants of the district are also doing business in a conservative way. Business conditions are good, but withal there is an air of unequilibrium. The association reports (the latest is now in the press) are still carefully perused.

From being a subject for arraignment and condemnation, these reports have become a source of pride to those whose names are written there. The rating book is considered an asset now, for every purchased whose standing is good is now welcome in every business house in the camp

whether personally known to the manager or not.

Further, the elimination of bad accounts means that a lower price is permissible with the same profit. In a practical way it is a form of co-operation.

Other Interests.
Since the working out of the plans of the association has been reciprocal in benefits derived, the name "Protective" no longer applies. It was therefore dropped sometime ago. It is pleasing to note also that the interests of the association have materially expanded. Without encroaching on the field of broad endeavor in which the local Commercial Club is doing such good work and refraining from anything that savors of creed or class or section, this organization is steadily working in a local way for the public. It is realized as an axiom that what benefits the Warren District as a whole benefits business here; if there were no Bisbee, Lowell and Warren, there would be no business and no need of a business association.

Celebrations.
Most striking, no doubt, is the work done each year in fostering patriotism and civic pride by a fitting celebration of the Fourth of July. Last year, however, this matter was in serious danger of becoming a dead letter. At several meetings held in the City Hall it was considered unwise to attempt a proper celebration of the day lacking the financial support which the seventy saloons of the district had previously given. Only the never-say-die spirit of J. C. White, the president at that time, saved the day. Hugh Gunnison, of the Telephone company, made an effective get-together talk and Lee Jovanovich, in a patriotic address that would have done credit to a native-born, won over all doubters. Strong committees were appointed—men and women, too, who worked. The mining companies donated largely—\$900.00 in all. The business houses gave the balance. It was a gala day. The parade, in which no advertising floats were permitted, was the best ever. The military was there in drill, parade and exhibitions. There were splendid helmet contests, sports of all sorts, bands and dancing. The children gambled in Frick Park and consumed the limit in ice cream and lemonade. It will take a long time to forget the good work done on that occasion by Capt. John C. Greenway, Major Evans, F. E. Bennett, Bassett Watkins, C. W. Ruit, Joe Gray, O. W. Wolf, Dr. Biedsoe, James Allison, C. A. Bailey, Jesse Yeakum, T. Copperthwaite, Leon Carter, Ralph Cadwell, F. L. Williams, U. S. Ratteree, J. C. Frick, Miss Moyer, Mrs. Verfuth, Mrs. LeMore, Mrs. Wm. Tonkin and many others who let no personal inconvenience interfere with their efforts for the success of the day.

July 4th, 1916.
The great holiday this year should surpass even that of 1915. The world-wide spirit of patriotism that just now is flaming high brings to all citizens of this United States, and to those who are not as yet citizens, a realization of the true import of the day. Particularly is this true in this section along the Mexican border. Duty and inclination here run hand in hand. Fortunately, too, the present prosperity of the camp guarantees ample funds for the occasion. It should be a well attended committee meeting that, about May 15th, answers the call to reassemble at the Citizens Bank. The banquet of the Business Men's Association about June 15th, will be an enthusiastic gathering. And this Fourth of July will witness the biggest and most patriotic celebration of American liberty that the Warren District has ever seen.

The Theater

"NE'ER DO-WELL" GREAT.
While it was expected that the "Ne'er Do Well" would attract large crowds to the Royal yesterday it was hardly foreseen that such record-breaking crowds would be in attendance and that despite the threatening weather all day and evening.
No one who saw this great photoplay will easily forget it. Brim-full of excitement and "go" incident follows incident in rapid succession, forming a chain of action which keeps the watcher in suspense till the conclusion is reached.

The scenic settings and effects were magnificent, especially beautiful being the water scenes. The last word of this great production is said when mention is made of the fact that while it lasts longer than three ordinary films, the time of its showing seems no longer than that of the average play.

The "Ne'er Do-Well" will be repeated this afternoon and night.

"RUDOLPH AND ADOLPH"
The popular Manhattan players had the usual large attendance at the Orpheum last night, when the presentation of the musical comedy "In Arcadia" was received with the expressions of satisfaction that have become the routine at performance of this company.

Tommy La Rose and Arthur Harrison were in their customary happy vein, and succeeded in springing some of their usual surprises. These two as a team are hard to beat and while the company has many attractions their appearance is always the sign for the audience to sit up and look for something doing.

The dance numbers and songs were of the same excellent quality that is now expected from the Manhattan troupe, a special mention being due to the bright and intelligent work of Miss Stella Mayfield and Miss Ruth Leslie. Miss Floe Collins sang "Mother" with the taste and expression which characterizes her vocal numbers, and was received, as always, with enthusiasm.

The audience's appreciation of the chorus was shown by the numerous recalls procured for them. Miss Peggy Gibson, one of the latest recruits to



The Star Spangled Smoke!

Alert, square-shouldered, ready-for-a-fight-or-a-frolic men like the punch, dash, vim and vigor of the great American smoke—"Bull" Durham. Wherever the flag goes over the seven seas, there you'll find these lively lads "rolling their own" with "Bull" Durham.

GENUINE "BULL" DURHAM SMOKING TOBACCO

It takes only a little practice to learn to "roll your own" with "Bull" Durham. Simply get the knacks—then you'll enjoy your cigarette as you never did before.

Ask for FREE package of "Bull" Durham with each 5c sack.



Because the live, crisp, snappy taste of "Bull" Durham has never been equalled by any other tobacco. And rolled up in a cigarette it gives you the freshest, mildest, wholesomest smoke in the world.

The distinctive mellow-sweet flavor and aromatic fragrance of "Bull" Durham make it unique among tobaccos. For genuine smoking pleasure and satisfaction "roll your own" with "Bull" Durham.

FREE An illustrated booklet, showing correct way to "Roll Your Own" Cigarettes, and a package of cigarette papers, will both be mailed, free, to any address in U. S. on request. Address "Bull" Durham, Durham, N. C.



THE AMERICAN TOBACCO CO.

Coffee Facts

Read what the 19th edition United States Dispensary (page 253), the guiding authority for chemists, druggists and physicians, says about the drug caffeine, of which there is about 2½ grains in the average cup of coffee:

"Given in large doses to the lower animals, caffeine produces hurried respiration, restlessness, slightly lowered, followed by a markedly elevated temperature, tetanic and clonic convulsions, progressive paralysis, and finally death from paralytic arrest of respiration."

Although man is stronger and more resistant, it is a well-known scientific fact that caffeine in coffee, is a frequent cause of headache, nervousness, biliousness, heart flutter and many other ills.

Not a large dose, but by little doses repeated regularly does this subtle, habit-forming drug get in its work, and, sooner or later, many coffee drinkers suffer.

Before that time comes, suppose you make a personal test—quit coffee ten days and use

POSTUM

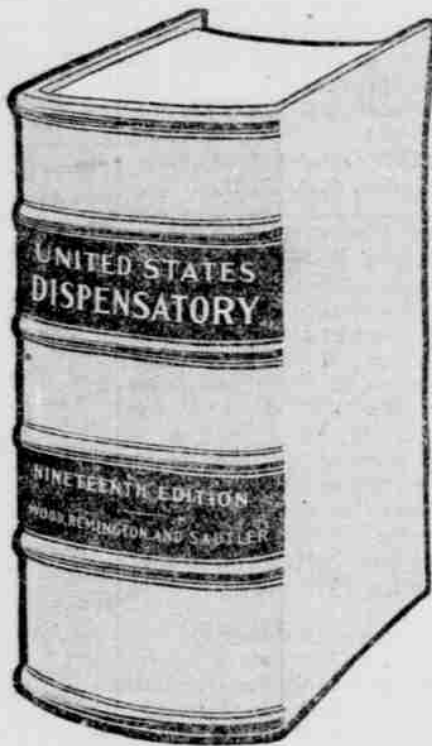
Made of wheat and a little wholesome molasses, this famous pure food drink has a rich, snappy flavour much like that of a drug or other harmful element. No other drug or harmful element.

There are two forms of Postum. The original Postum Cereal must be boiled; Instant Postum is the original Postum reduced to soluble form; a level teaspoonful in a cup with boiling water makes a perfect cup instantly. Both forms are equally delicious, and the cost per cup is about the same.

The change from coffee to Postum is pleasant as well as highly beneficial, and with the better health that comes with freedom from caffeine, the drug in coffee, you'll know

"There's a Reason"

Grocers everywhere sell Postum.



Pale, Sallow Cheeks

show that the blood is impoverished and that the stomach is not properly assimilating its food. In fact a woman's physical condition always shows in her face. Paleness, blotches, pimples, sallowness or dull eyes all

Tell the Need Of

Beecham's Pills. Women who are subject to these conditions should not fail to avail themselves of their prompt and beneficial effect.

Beecham's Pills are prepared to furnish the necessary relief. They clear the system of impurities, gently stimulate the liver, regulate the bowels and tone the system. Their mild and thorough action quickly rid the skin of blemishes, improve the circulation and help the digestion.

Every woman should know the comfort, and experience the help of

Beecham's Pills
Sold by druggists throughout the world. In boxes, 10c, 25c. Directions of Special Value to Women with Every Box.

SAFETY FIRST

Are You Prepared?

to take advantage of an exceedingly attractive investment in form of First Mortgage Bonds, backed by \$5.00 for \$1.00 and a liberal stock bonus.

Last Week!

A group of Los Angeles business men have spoken for the whole Bond issue that will remain unsold Saturday night. Therefore you have only these few days to come in.

In Justice!

to yourself investigate and you will find what I tell you is only cold facts. That we have the ore opened up enough to run the mill for years. The mill on the ground and running. Just a little more to complete the present equipment and it will make, a good steady producer for years to come.

Remember

that this investment is safe: there is no gambling connected with it; and yet the bond holders will share in the profits through the liberal stock bonus. He is getting, without assuming any risk whatever.

HIGH CLASS INVESTMENT.
It is a high class investment backed by responsible and successful business men. Investigate at once

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